

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284  
Chapter 13 Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840**

IN RE:

LAUREN M MCNAUGHT



Order Filed on July 21, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Case No.: 23-16204 TBA**

**Hearing Date: 7/16/2025**

**Judge: TBA**

**ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION AND SCHEDULING A  
STATUS HEARING**

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

**DATED: July 21, 2025**

A handwritten signature in black ink, appearing to read "Mark E. Hall".

**Honorable Mark E. Hall  
United States Bankruptcy Judge**

Case No.: 23-16204 TBA

Caption of Order: ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION AND SCHEDULING A STATUS HEARING

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The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 6/13/2025, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 8/1/2023, the Debtor shall pay the Standing Trustee
  - the sum of \$9,347.40 paid into date over 23 month(s), and then
  - the sum of \$250.00 for a period of 30 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586; and it is further
- ORDERED, that a Status Hearing will be scheduled for 10/15/2025 at 8:30 AM; and it is further
- ORDERED, that notwithstanding the preceding paragraph, in no event shall the unsecured creditors receive less than \$4,985.00, which shall be shared on a pro rata basis; and it is further
- ORDERED, that the Debtor must file an amended Schedule I/J or certification from the Debtor regarding lack of change of income on or before 10/8/2025 or the case will be dismissed upon the Trustee filing a certification with 14 days notice to debtor and debtor's attorney; and it is further
- ORDERED, that the 2016 Ford Explorer is surrendered in full satisfaction; and it is further
- ORDERED, that the 2021 BMW auto lease is assumed; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

In re:  
Lauren M McNaught  
Debtor

Case No. 23-16204-TBA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 21, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2025:

Recip ID	Recipient Name and Address
db	+ Lauren M McNaught, 84 Circle Drive, Oak Ridge, NJ 07438-9015

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor CrossCountry Mortgage LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor CrossCountry Mortgage LLC laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Regina Cohen	on behalf of Creditor Financial Services Vehicle Trust rcohen@lavin-law.com
Robert P. Saltzman	on behalf of Creditor CrossCountry Mortgage LLC dnj@pbslaw.org
Scott D. Sherman	on behalf of Debtor Lauren M McNaught ssherman@minionsherman.com

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Date Rcvd: Jul 21, 2025

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com  
mortoncraige@cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8